

**Fill in this information to identify the case:**

Debtor 1 ALEXIS A TOBAR  
Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania  
Case number 23-13306-djb

**Official Form 410S1**

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** Freedom Mortgage Corporation

**Court claim no. (if known):** 9

**Last four digits** of any number you 0140  
use to identify the debtor's account:

**Date of payment change:** 05/01/2025  
Must be at least 21 days after date of  
this notice

**New total payment:** \$2,562.59  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

**Will there be a change in the debtor's escrow account payment?**

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non bankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$ 431.85      **New escrow payment:** \$ 1,208.93

**Part 2: Mortgage Payment Adjustment**

**Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate:** \_\_\_\_\_%      **New interest rate:** \_\_\_\_\_%

**Current principal and interest payment:** \$ \_\_\_\_\_      **New principal and interest payment:** \$ \_\_\_\_\_

**Part 3: Other Payment Change**

**Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_\_      **New mortgage payment:** \$ \_\_\_\_\_

Debtor1 ALEXIS A TOBAR  
First Name Middle Name

Last Name

Case number (if known) 23-13306-djb

## Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**x** /s/ Andrew Spivack  
Signature

Date 03/31/2025

**Print: Andrew Spivack (84439)**  
First Name Middle Name

Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 3825 Forrestgate Dr.  
Number Street

Winston-Salem, NC 27103  
City State ZIP Code

Contact phone 844-856-6646

Email PABKR@brockandscott.com

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
*Philadelphia Division*

IN RE:

ALEXIS A TOBAR

Case No. 23-13306-djb

Chapter 13

Freedom Mortgage Corporation,

Movant

vs.

ALEXIS A TOBAR ,  
Debtor

**CERTIFICATE OF SERVICE**

I, the undersigned, certify that on March 31, 2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- Notice of Mortgage Payment Change

I certify under penalty of perjury that the above document was sent using the mode of service indicated.

Date: March 31, 2025

/s/Andrew Spivack

Andrew Spivack, PA Bar No. 84439

Matthew Fissel, PA Bar No. 314567

Mario Hanyon, PA Bar No. 203993

Ryan Starks, PA Bar No. 330002

Jay Jones, PA Bar No. 86657

Ryan Srik, PA Bar No. 334854

Attorney for Creditor

BROCK & SCOTT, PLLC

3825 Forrestgate Drive

Winston Salem, NC 27103

Telephone: (844) 856-6646

Facsimile: (704) 369-0760

E-Mail: PABKR@brockandscott.com

Mailing List Exhibit: (Check all that apply. If via e-mail, include e-mail address. Continue to the next page if necessary.)

Brad J Sadek, Debtor's Attorney  
1500 JFK Boulevard  
Ste 220  
Philadelphia, PA 19102  
brad@sadeklaw.com

Debtor's Attorney

Via: ☒ CM/ECF ☐ 1st Class Mail ☐ Certified Mail ☐ e-mail:  
☐ Other:

KENNETH E. WEST,  
190 N. Independence Mall West  
Suite 701  
Philadelphia, PA 19106  
Bankruptcy Trustee

Via: ☒ CM/ECF ☐ 1st Class Mail ☐ Certified Mail ☐ e-mail:  
☐ Other:

Office of United States Trustee  
Robert N.C. Nix Federal Building  
900 Market Street, Suite 320  
Philadelphia, PA 19107  
US Trustee

Via: ☒ CM/ECF ☐ 1st Class Mail ☐ Certified Mail ☐ e-mail:  
☐ Other:

ALEXIS A TOBAR  
2000 TALL GRASS LANE  
APT 104  
CANONSBURG, PA 15317  
Debtor

Via: ☐ CM/ECF ☒ 1st Class Mail ☐ Certified Mail ☐ e-mail:  
☐ Other:



FOR RETURN SERVICE ONLY  
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS  
P.O. BOX 619063  
DALLAS, TX 75261-9063

Escrow Account Disclosure Statement

Account Information

ALEXIS TOBAR  
2000 TALL GRASS LN UNIT 104  
CANONSBURG PA 15317-4710

Loan Number: [REDACTED]  
Property Address: 62 SPARKLING BROOK RD  
RANSON WV 25438  
  
Statement Date: 03/11/2025  
Current Payment Amount: \$1,785.51  
  
New Payment Amount: \$2,562.59  
New Payment Effective Date: 05/01/2025

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowners insurance, real estate taxes and mortgage insurance, if applicable. However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent analysis, you have a shortage of \$5,280.75 in your escrow account. This shortage likely was caused by changes in your taxes and/or insurance. A shortage may also result if full monthly escrow payments have not been made to your account. To see these changes, refer to Part 2. We will automatically spread the shortage amount over 12 months of future monthly escrow payments. This will be reflected as an increase to your monthly mortgage payment.

|                            |              |
|----------------------------|--------------|
| Projected Minimum Balance  | (\$3,855.35) |
| - Required Minimum Balance | \$1,425.40   |
| Shortage Amount            | \$5,280.75   |

The required minimum balance (also known as the escrow cushion) is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As escrow items are subject to change each year, the amounts in Part 3 are only estimates.

PART

1

Your Mortgage Payment

Payment information beginning with your 05/01/2025 payment

The escrow shortage amount will automatically be spread over 12 months. Your new monthly payment will be \$2,562.59.

| Payment Information      | Current Monthly Payment | New Monthly Payment |
|--------------------------|-------------------------|---------------------|
| Principal & Interest:    | \$1,353.66              | \$1,353.66          |
| Escrow Payment:          | \$360.66                | \$712.70            |
| Shortage Spread:         | \$14.49                 | \$440.06            |
| Other/Optional Products: | \$56.70                 | \$56.17             |
| Total Payment:           | \$1,785.51              | \$2,562.59          |

PART

2

Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

Previous Year's Projections (Estimated)

Actual Activity

| Date     | Paid In    | Paid Out   | Description       | Balance    | Date     | Paid In    | Paid Out     | Description       | Balance      |
|----------|------------|------------|-------------------|------------|----------|------------|--------------|-------------------|--------------|
|          |            |            | Beginning Balance | \$1,082.01 |          |            |              | Beginning Balance | \$394.48     |
| May 2024 | \$360.66   | \$0.00     |                   | \$1,442.67 | May 2024 | \$888.70   | \$0.00       |                   | \$1,283.18   |
| Jun 2024 | \$360.66   | \$0.00     |                   | \$1,803.33 | Jun 2024 | \$375.15   | \$0.00       |                   | \$1,658.33   |
| Jul 2024 | \$360.66   | \$0.00     |                   | \$2,163.99 | Jul 2024 | \$375.15   | \$0.00       |                   | \$2,033.48   |
| Aug 2024 | \$360.66   | \$0.00     |                   | \$2,524.65 | Aug 2024 | \$375.15   | \$3,317.28 * |                   | (\$908.65)   |
| Sep 2024 | \$360.66   | \$1,655.61 | COUNTY TAX        | \$1,229.70 | Sep 2024 | \$375.15   | \$0.00       |                   | (\$533.50)   |
| Oct 2024 | \$360.66   | \$0.00     |                   | \$1,590.36 | Oct 2024 | \$375.15   | \$0.00       |                   | (\$158.35)   |
| Nov 2024 | \$360.66   | \$0.00     |                   | \$1,951.02 | Nov 2024 | \$375.15   | \$0.00       |                   | \$216.80     |
| Dec 2024 | \$360.66   | \$0.00     |                   | \$2,311.68 | Dec 2024 | \$375.15   | \$0.00       |                   | \$591.95     |
| Jan 2025 | \$360.66   | \$0.00     |                   | \$2,672.34 | Jan 2025 | \$375.15   | \$3,317.28 * |                   | (\$2,350.18) |
| Feb 2025 | \$360.66   | \$0.00     |                   | \$3,033.00 | Feb 2025 | \$375.15   | \$1,917.88 * |                   | (\$3,892.91) |
| Mar 2025 | \$360.66   | \$1,016.73 | HOMEOWNERS        | \$2,376.93 | Mar 2025 | \$375.15   | \$0.00       | E                 | (\$3,517.76) |
| Mar 2025 | \$0.00     | \$1,655.61 | COUNTY TAX        | \$721.32   | Mar 2025 | \$0.00     | \$0.00       | E                 | (\$3,517.76) |
| Apr 2025 | \$360.66   | \$0.00     |                   | \$1,081.98 | Apr 2025 | \$0.00     | \$0.00       | E                 | (\$3,517.76) |
| Total    | \$4,327.92 | \$4,327.95 |                   |            | Total    | \$4,640.20 | \$8,552.44   |                   |              |

An asterisk (\*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (\*\*) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on escrow which is not estimated.

PART

3

Expected Escrow Payments over the next 12 Months

|                     |            |  |
|---------------------|------------|--|
| HOMEOWNERS          | \$1,917.88 | Freedom expects to pay \$8,552.44 over the next 12 months. |
| COUNTY TAX          | \$6,634.56 |  |
| Total Disbursements | \$8,552.44 | Here's how to calculate your new monthly escrow payment:   |
|                     |            | Total Disbursements: \$8,552.44                            |
|                     |            | ÷ 12 Months: 12  |
|                     |            | <b>New Monthly Escrow Payment \$712.70</b>                 |

Summary of Your Projected Escrow Account for the Coming Year

| Date     | Payment to Escrow | What We Expect to Pay Out | Description       | Your Actual Balance | Balance Needed In Your Account |
|----------|-------------------|---------------------------|-------------------|---------------------|--------------------------------|
|          |                   |                           | Beginning Balance | (\$3,142.61)        | \$2,138.14                     |
| May 2025 | \$712.70          | \$0.00                    |                   | (\$2,429.91)        | \$2,850.84                     |
| Jun 2025 | \$712.70          | \$0.00                    |                   | (\$1,717.21)        | \$3,563.54                     |
| Jul 2025 | \$712.70          | \$0.00                    |                   | (\$1,004.51)        | \$4,276.24                     |
| Aug 2025 | \$712.70          | \$0.00                    |                   | (\$291.81)          | \$4,988.94                     |
| Sep 2025 | \$712.70          | \$3,317.28                | COUNTY TAX        | (\$2,896.39)        | \$2,384.36                     |
| Oct 2025 | \$712.70          | \$0.00                    |                   | (\$2,183.69)        | \$3,097.06                     |
| Nov 2025 | \$712.70          | \$0.00                    |                   | (\$1,470.99)        | \$3,809.76                     |
| Dec 2025 | \$712.70          | \$0.00                    |                   | (\$758.29)          | \$4,522.46                     |
| Jan 2026 | \$712.70          | \$0.00                    |                   | (\$45.59)           | \$5,235.16                     |
| Feb 2026 | \$712.70          | \$0.00                    |                   | \$667.11            | \$5,947.86                     |
| Mar 2026 | \$712.70          | \$1,917.88                | HOMEOWNERS        | (\$538.07)          | \$4,742.68                     |
| Mar 2026 | \$0.00            | \$3,317.28                | COUNTY TAX        | (\$3,855.35)        | \$1,425.40 *                   |
| Apr 2026 | \$712.70          | \$0.00                    |                   | (\$3,142.65)        | \$2,138.10                     |
|          | \$8,552.40        | \$8,552.44                |                   |                     |                                |

The required minimum balance, as indicated by the asterisk (\*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

4

What This Means to You

Your escrow balance is less than the required minimum balance or cushion in your account. The resulting shortage is \$5,280.75.

The escrow shortage has been spread over 12 months. Including the shortage, your new total monthly payment will be \$2,562.59.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? However, if you have automatic bill pay through your bank, you'll need to contact them directly to adjust your payment. To sign up for recurring payments, login to your Freedom Mortgage account or register today at MyAccount.FreedomMortgage.com.

PART

5

How You Can Reach Us with Questions

Should you have any questions regarding the information provided in this statement please do not hesitate to contact us at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday 8:00am – 8:00pm and Saturday 9:00am – 2:00pm Eastern Time.

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

## Shortage Repayment FAQs

Customers who prefer to pay their escrow shortage in a lump sum may find the below information helpful.

**Am I required to pay my shortage in a lump sum?**

No. You may elect to do so at your own discretion.

**What is a shortage and why might I have one?**

Your escrow account exists to pay escrowed items (taxes, insurance, mortgage insurance, etc.) as they come due. Shortages are commonly caused by increases in taxes or insurance, changing your insurance carrier off-cycle, or underestimated taxes when you closed your loan.

A regular analysis of the escrow account is required to ensure that enough funds are available to pay these expenses as they come due. A shortage exists if the analysis shows that the minimum required balance falls below the amount required to make the projected payments of escrowed expenses.

**May I pay the total escrow shortage?**

You have the option to pay the total shortage in a lump sum but you are not required to do so. If you choose to pay the total shortage, your scheduled monthly payment will no longer include the shortage collection amount. A coupon is provided below for your convenience. You may also pay an escrow shortage via our website at [www.freedommortgage.com](http://www.freedommortgage.com) or via telephone by calling 855-690-5900. Please allow one billing cycle for this change to be reflected on your billing statement.

**Can I prepay my escrow account, so my payment does not change?**

No. Taxes and insurance costs routinely change. The escrow portion of your monthly payment is collected so disbursements can be made when due; changes to escrowed expenses will result in a change in your mortgage payment.

While making supplemental payments towards your escrow may reduce or eliminate an escrow shortage, the escrow portion of your monthly payment is calculated by dividing all projected escrow expenses in the coming year by 12. This calculation, for future monthly payments, is independent of the existing balance in the escrow account, so paying extra will not change the escrow payment calculation.

**Can I pay an escrow shortage in a lump sum if my loan is 30 or more days delinquent?**

No. Payments on loans that are 30 or more days past due will first be credited toward any past-due amount owed before any funds are applied towards an escrow shortage.

### ESCROW SHORTAGE COUPON



ALEXIS TOBAR  
2000 TALL GRASS LN UNIT 104  
CANONSBURG PA 15317-4710

FREEDOM MORTGAGE  
29730 NETWORK PLACE  
CHICAGO, IL 60673-1297

Loan Number:

Shortage Amount: \$5,280.75

- ☐ Enclosed is a check for the **total** shortage amount. My new monthly mortgage payment will be adjusted to reflect the new monthly escrow deposit.
- ☐ Enclosed is a check for a **portion** of the shortage amount. I understand that the remaining shortage will be spread evenly for the duration of the shortage repayment period.

If you choose to do nothing, the entire shortage amount will be spread over the next 12 months and your new monthly payment will be as calculated by this analysis.

Escrow Shortage  
Amount Enclosed

Please write your loan number on your check and return this coupon with your payment.